

Table 35. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.5
Worker characteristics					
Management, professional, and related	0.8	0.7	0.6	1.0	0.8
Management, business, and financial	1.0	1.3	0.9	1.5	1.3
Professional and related	0.9	0.6	0.6	1.1	1.0
Teachers	1.4	0.6	0.7	1.9	1.5
Primary, secondary, and special education school teachers	1.0	0.2	0.5	2.2	1.9
Registered nurses	2.0	1.2	1.1	2.7	2.8
Service	1.5	0.3	0.3	0.7	1.3
Protective service	1.1	0.6	1.0	2.4	2.8
Sales and office	0.4	0.4	0.3	0.8	0.8
Sales and related	0.4	0.5	0.4	1.1	1.3
Office and administrative support	0.6	0.4	0.5	1.0	1.0
Natural resources, construction, and maintenance	0.7	0.3	0.6	1.0	1.3
Construction, extraction, farming, fishing, and forestry	0.3	0.4	0.7	1.2	1.5
Installation, maintenance, and repair	1.3	0.7	0.9	1.7	2.2
Production, transportation, and material moving	0.5	0.2	0.4	0.9	1.1
Production	0.8	0.3	0.7	1.1	1.4
Transportation and material moving	0.4	0.2	0.4	1.3	1.5
Full time	0.6	0.4	0.3	0.7	0.6
Part time	0.5	0.3	0.3	0.8	1.0
Union	1.2	0.3	0.6	1.3	1.0
Nonunion	0.5	0.3	0.3	0.6	0.6
Wage percentiles:³					
Lowest 10 percent	1.9	0.3	0.3	0.9	1.9
Lowest 25 percent	1.0	0.2	0.2	0.7	1.0
Second 25 percent	0.7	0.3	0.3	0.9	1.0
Third 25 percent	0.6	0.6	0.5	0.8	0.9
Highest 25 percent	0.6	0.5	0.4	0.9	0.8
Highest 10 percent	1.0	0.9	0.7	1.3	1.1
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.4	0.9	1.3
Service-providing industries	0.6	0.4	0.3	0.7	0.6
Education and health services	1.1	0.8	0.7	1.4	1.3
Educational services	1.7	1.3	1.0	1.8	1.6
Elementary and secondary schools	0.9	0.2	0.4	1.8	1.5
Junior colleges, colleges, and universities	4.7	—	3.1	4.3	4.4
Health care and social assistance	1.4	0.9	0.8	1.9	1.8
Hospitals	2.1	1.4	1.7	1.7	1.3
Public administration	1.7	1.7	1.1	2.1	1.8

See footnotes at end of table.

Table 35. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.4	0.3	0.3	0.7	0.8
1 to 49 workers	0.5	0.4	0.3	0.8	0.8
50 to 99 workers	0.5	0.4	0.5	1.5	1.6
100 workers or more	0.8	0.5	0.5	0.9	0.8
100 to 499 workers	0.6	0.6	0.6	1.3	1.3
500 workers or more	1.3	0.8	0.8	1.5	1.0
Geographic areas					
New England	1.1	0.6	0.5	1.6	1.4
Middle Atlantic	0.6	1.0	0.5	1.3	1.1
East North Central	0.7	0.6	0.5	1.8	1.3
West North Central	1.4	0.7	1.8	1.8	2.1
South Atlantic	1.1	0.7	0.3	1.4	1.3
East South Central	—	2.5	0.6	3.0	3.9
West South Central	1.2	0.9	0.3	1.7	1.4
Mountain	0.7	0.6	1.6	2.1	2.3
Pacific	0.8	0.5	0.9	1.4	1.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both

above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 36. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	0.4	0.5	0.6	0.5	0.8	0.4	0.4	0.1	0.1	0.4
Worker characteristics										
Management, professional, and related	0.7	1.0	1.1	1.0	0.9	0.8	0.5	0.3	0.4	0.4
Management, business, and financial	1.0	1.1	1.4	1.3	1.5	1.1	0.9	0.5	0.6	0.7
Professional and related	0.8	1.2	1.3	1.1	1.0	0.8	0.5	0.3	0.3	0.4
Teachers	1.3	1.8	2.2	1.7	1.6	1.3	(³)	—	(³)	—
Primary, secondary, and special education school teachers	1.4	2.0	2.6	2.3	2.0	1.8	—	—	—	—
Registered nurses	1.4	2.6	3.4	3.1	2.7	2.1	0.6	0.3	(³)	0.5
Service	1.1	0.9	1.1	1.0	2.4	0.6	1.3	0.2	(³)	—
Protective service	2.2	1.9	2.6	2.6	2.8	1.9	0.4	—	—	0.4
Sales and office	0.5	0.7	0.7	0.8	0.8	0.5	0.5	0.2	0.1	0.4
Sales and related	0.9	0.7	1.0	1.1	1.1	0.8	0.8	0.2	0.2	0.7
Office and administrative support	0.7	0.9	1.0	1.0	0.9	0.7	0.5	0.3	0.2	0.4
Natural resources, construction, and maintenance	0.8	0.8	1.0	1.0	1.1	0.6	0.7	0.4	0.2	0.7
Construction, extraction, farming, fishing, and forestry	0.6	1.0	1.1	1.2	1.2	0.8	0.5	—	0.2	0.4
Installation, maintenance, and repair	1.4	1.1	1.6	1.5	1.7	1.2	1.3	0.7	0.2	1.2
Production, transportation, and material moving ...	0.6	0.9	0.9	0.9	1.0	0.6	0.5	0.2	0.3	0.5
Production	0.9	1.2	1.4	1.5	1.2	1.0	0.9	0.4	0.5	0.6
Transportation and material moving	0.7	1.0	1.2	1.0	1.4	0.7	0.7	0.2	(³)	0.7
Full time	0.5	0.6	0.8	0.6	0.9	0.5	0.5	0.2	0.1	0.5
Part time	0.4	0.6	0.7	0.8	0.8	0.4	0.3	0.2	(³)	0.3
Union	0.7	1.3	1.2	1.2	1.0	1.0	0.6	0.3	0.2	0.5
Nonunion	0.4	0.5	0.7	0.6	0.9	0.4	0.4	0.1	0.1	0.4
Wage percentiles:⁴										
Lowest 10 percent	1.5	1.2	1.1	1.4	2.8	0.8	1.7	0.3	(³)	1.7
Lowest 25 percent	0.7	0.8	0.9	1.0	1.7	0.4	0.9	0.2	(³)	0.9
Second 25 percent	0.6	0.7	0.9	0.8	1.0	0.6	0.5	0.1	0.1	0.5
Third 25 percent	0.6	0.9	0.8	0.8	0.8	0.7	0.3	0.2	0.2	0.3
Highest 25 percent	0.7	0.9	0.9	0.9	0.8	0.7	0.6	0.4	0.4	0.5
Highest 10 percent	1.0	1.1	1.1	1.1	1.0	1.0	0.9	0.6	0.6	0.8
Establishment characteristics										
Goods-producing industries	0.6	1.2	1.1	1.1	0.8	0.7	0.8	0.4	0.6	0.5
Service-providing industries	0.5	0.6	0.7	0.6	0.9	0.4	0.5	0.1	0.1	0.5
Education and health services	0.9	1.3	1.5	1.4	1.3	0.9	0.2	(³)	(³)	(³)
Educational services	1.4	1.6	1.8	1.7	1.5	1.2	(³)	—	(³)	(³)
Elementary and secondary schools	1.4	1.8	2.1	1.8	1.6	1.4	—	—	—	—
Junior colleges, colleges, and universities	3.5	2.9	4.4	4.2	2.7	2.7	0.2	—	0.2	(³)
Health care and social assistance	1.0	1.7	2.1	1.9	1.6	1.2	0.3	(³)	(³)	0.2
Hospitals	1.6	1.9	2.0	1.8	2.0	2.0	0.7	0.4	(³)	0.6
Public administration	1.5	1.9	2.1	2.1	1.9	2.0	—	—	—	—

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	0.5	0.5	0.6	0.6	0.6	0.3	0.3	0.1	0.1	0.2
1 to 49 workers	0.5	0.6	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.2
50 to 99 workers	1.0	1.2	1.5	1.4	1.2	0.5	0.7	0.3	(³)	0.7
100 workers or more	0.6	0.8	1.2	0.8	1.2	0.7	0.7	0.2	0.2	0.7
100 to 499 workers	0.7	1.1	1.2	1.1	1.1	0.9	0.5	0.2	0.1	0.5
500 workers or more	1.0	1.0	2.1	1.2	1.9	0.8	1.3	0.4	0.4	1.3
Geographic areas										
New England	1.0	1.3	1.4	1.5	1.8	0.8	0.9	0.3	0.2	0.8
Middle Atlantic	0.6	1.8	1.3	1.3	1.7	0.6	0.8	0.3	0.3	0.5
East North Central	0.8	1.2	1.2	1.1	0.9	0.7	0.7	0.4	0.3	0.8
West North Central	1.2	1.5	1.9	1.9	2.2	1.5	0.6	0.3	(³)	0.6
South Atlantic	0.8	1.2	1.4	1.3	1.1	1.1	0.7	0.2	0.5	0.5
East South Central	3.5	2.1	4.8	3.1	—	2.2	—	0.7	0.4	—
West South Central	1.1	1.3	1.2	1.4	1.2	1.2	0.7	0.4	0.3	0.5
Mountain	1.7	3.2	2.7	2.9	1.9	1.0	0.8	0.3	0.2	0.8
Pacific	1.1	0.8	1.1	1.1	1.1	1.4	0.6	0.4	0.2	0.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 37. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	0.4	0.5	0.5
Worker characteristics			
Management, professional, and related	0.8	1.0	1.0
Management, business, and financial	1.1	1.5	1.7
Professional and related	0.9	1.1	1.1
Teachers	1.3	1.6	1.5
Primary, secondary, and special education school teachers	1.6	1.8	1.8
Registered nurses	1.5	1.9	1.8
Service	0.5	0.6	0.6
Protective service	1.7	2.8	2.6
Sales and office	0.6	0.6	0.6
Sales and related	0.9	1.0	0.9
Office and administrative support	0.6	0.7	0.7
Natural resources, construction, and maintenance	0.7	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.9	1.1	1.1
Installation, maintenance, and repair	1.3	1.3	1.2
Production, transportation, and material moving ...	0.7	0.7	0.7
Production	0.8	0.9	0.9
Transportation and material moving	1.0	1.0	1.0
Full time	0.5	0.6	0.6
Part time	0.5	0.5	0.5
Union	1.0	1.1	1.2
Nonunion	0.4	0.5	0.5
Wage percentiles: ⁴			
Lowest 10 percent	0.6	0.5	0.4
Lowest 25 percent	0.5	0.4	0.4
Second 25 percent	0.5	0.7	0.6
Third 25 percent	0.7	0.8	0.8
Highest 25 percent	0.7	0.9	0.8
Highest 10 percent	1.1	1.2	1.2
Establishment characteristics			
Goods-producing industries	0.8	0.9	0.7
Service-providing industries	0.5	0.6	0.5
Education and health services	0.9	1.1	1.0
Educational services	1.7	1.4	1.4
Elementary and secondary schools	1.5	1.5	1.5
Junior colleges, colleges, and universities	4.1	2.8	2.8
Health care and social assistance	0.9	1.2	1.0
Hospitals	2.0	2.1	1.9
Public administration	1.5	2.0	1.9

See footnotes at end of table.

Table 37. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.3	0.4	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.8	0.8
100 workers or more	0.7	0.9	0.9
100 to 499 workers	0.7	0.9	0.9
500 workers or more	1.3	1.8	1.7
Geographic areas			
New England	1.3	1.6	1.4
Middle Atlantic	0.9	1.3	1.4
East North Central	0.7	0.9	0.8
West North Central	2.0	1.9	2.1
South Atlantic	1.1	1.4	1.3
East South Central	3.7	3.7	3.7
West South Central	0.9	1.7	1.2
Mountain	0.7	1.6	1.7
Pacific	0.8	1.2	1.1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or

other health continuation laws.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 38. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	0.6	0.2	0.3	0.3	0.4	0.2	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	0.9	0.4	0.5	0.5	0.3	0.5	0.3	0.5	0.7
Management, business, and financial	1.2	0.7	0.6	0.8	0.6	0.7	0.3	0.7	1.2
Professional and related	1.1	0.4	0.6	0.5	0.4	0.6	0.3	0.6	0.7
Teachers	1.4	—	0.7	0.3	0.3	1.0	0.5	—	0.9
Primary, secondary, and special education school teachers	1.8	—	0.9	—	0.3	1.3	0.7	—	1.2
Registered nurses	2.9	0.4	1.4	2.8	0.9	1.1	0.7	2.6	1.6
Service	1.7	0.2	0.8	0.8	0.8	0.3	0.3	0.7	0.7
Protective service	2.9	(⁴)	1.9	1.2	1.0	1.1	1.4	2.9	2.3
Sales and office	0.8	0.3	0.3	0.5	0.6	0.3	0.3	0.4	0.5
Sales and related	1.3	0.5	0.3	0.7	0.9	0.3	0.7	0.5	0.7
Office and administrative support	1.0	0.4	0.4	0.6	0.7	0.4	0.3	0.4	0.6
Natural resources, construction, and maintenance	1.4	0.5	0.5	1.0	0.9	0.4	0.4	0.5	0.8
Construction, extraction, farming, fishing, and forestry	2.2	0.8	0.5	1.5	1.1	0.6	0.6	0.4	1.2
Installation, maintenance, and repair	1.7	0.7	0.8	1.3	1.2	0.6	0.5	1.0	1.3
Production, transportation, and material moving ...	1.3	0.6	0.4	0.7	0.7	0.5	0.3	0.7	1.0
Production	2.0	0.8	0.4	0.9	0.9	0.8	0.4	0.9	1.2
Transportation and material moving	1.6	0.6	0.6	0.8	1.0	0.5	0.4	0.8	1.2
Full time	0.7	0.3	0.4	0.4	0.4	0.3	0.2	0.4	0.5
Part time	1.1	0.2	0.3	0.5	0.6	0.2	0.3	0.6	0.5
Union	1.2	0.4	0.5	0.3	0.4	0.8	0.3	0.3	0.7
Nonunion	0.7	0.2	0.4	0.4	0.4	0.2	0.2	0.4	0.4
Wage percentiles:⁵									
Lowest 10 percent	1.9	0.2	0.7	1.0	1.1	0.2	0.3	0.8	0.8
Lowest 25 percent	1.1	0.2	0.6	0.6	0.7	0.2	0.3	0.5	0.6
Second 25 percent	1.0	0.3	0.5	0.6	0.8	0.3	0.3	0.6	0.6
Third 25 percent	0.9	0.3	0.2	0.5	0.6	0.4	0.3	0.4	0.5
Highest 25 percent	0.9	0.5	0.6	0.5	0.3	0.5	0.2	0.5	0.7
Highest 10 percent	1.1	0.8	0.9	0.5	0.5	0.8	0.2	0.7	0.9
Establishment characteristics									
Goods-producing industries	1.6	0.7	0.3	0.9	0.7	0.7	0.3	0.5	1.0
Service-providing industries	0.7	0.2	0.4	0.4	0.4	0.3	0.2	0.4	0.4
Education and health services	1.2	0.3	0.5	0.6	0.7	0.7	0.4	0.7	0.7
Educational services	1.2	(⁴)	0.4	0.3	0.2	0.9	0.5	0.1	0.7
Elementary and secondary schools	1.5	—	0.5	—	0.2	1.2	0.6	—	0.9
Junior colleges, colleges, and universities	1.9	(⁴)	0.4	(⁴)	(⁴)	1.1	0.8	0.2	1.1
Health care and social assistance	1.9	0.5	0.7	1.0	1.2	0.8	0.6	1.2	1.0
Hospitals	2.2	0.6	0.7	0.8	0.7	1.2	0.9	1.8	1.4
Public administration	2.1	—	0.9	—	0.5	1.4	1.1	0.6	2.0

See footnotes at end of table.

Table 38. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.2	0.2	0.5	0.5
1 to 49 workers	1.0	0.4	0.3	0.6	0.8	0.3	0.2	0.5	0.5
50 to 99 workers	1.5	0.7	0.7	0.9	0.6	0.6	0.5	1.0	1.1
100 workers or more	0.8	0.3	0.5	0.5	0.3	0.4	0.3	0.4	0.5
100 to 499 workers	1.0	0.3	0.4	0.5	0.5	0.4	0.4	0.7	0.7
500 workers or more	1.2	0.4	0.9	0.8	0.4	0.6	0.3	0.6	0.8
Geographic areas									
New England	2.8	1.6	0.7	1.3	2.5	1.3	0.6	1.2	1.1
Middle Atlantic	1.8	0.4	0.4	0.6	0.6	0.9	0.5	0.4	1.1
East North Central	1.5	0.6	0.6	0.7	0.7	0.6	0.5	0.8	1.0
West North Central	2.1	0.8	0.8	1.4	0.8	0.8	0.7	1.5	1.3
South Atlantic	1.8	0.3	0.5	0.7	1.0	0.5	0.6	1.2	1.2
East South Central	3.4	1.1	—	2.4	2.3	0.7	1.0	1.5	1.7
West South Central	1.6	0.9	0.6	0.8	0.8	0.4	0.4	0.8	1.1
Mountain	2.6	0.8	0.7	1.1	2.0	0.9	0.4	0.4	1.0
Pacific	1.1	0.5	0.6	0.7	0.6	0.7	0.4	0.4	0.6

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

³ Includes all other bonuses provided to employees and not published separately.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	0.5	0.4	0.3	0.5	0.6	0.4	0.1	0.6
Worker characteristics								
Management, professional, and related	0.7	0.6	0.4	0.6	0.7	0.6	0.2	0.7
Management, business, and financial	1.1	0.8	0.4	0.6	0.9	0.7	0.3	0.8
Professional and related	0.8	0.7	0.5	0.7	0.9	0.7	0.2	0.8
Teachers	1.2	0.6	0.9	0.9	1.3	1.0	0.2	1.1
Primary, secondary, and special education school teachers	1.2	0.8	0.7	1.5	1.6	1.3	0.2	1.7
Registered nurses	2.4	1.1	2.6	1.8	2.3	1.7	0.6	2.3
Service	1.5	0.9	0.8	1.6	1.9	0.9	0.3	1.6
Protective service	2.9	2.9	1.0	2.6	2.6	1.7	1.5	2.1
Sales and office	0.7	0.4	0.5	0.8	0.8	0.5	0.2	0.7
Sales and related	1.0	0.7	0.8	1.2	1.0	0.7	0.3	1.1
Office and administrative support	1.1	0.6	0.5	1.0	1.1	0.7	0.2	1.0
Natural resources, construction, and maintenance	1.4	0.8	0.5	1.3	1.4	1.1	0.4	1.2
Construction, extraction, farming, fishing, and forestry	2.0	1.1	0.9	1.9	1.8	1.5	0.7	1.8
Installation, maintenance, and repair	1.6	1.2	0.5	1.4	1.8	1.4	0.3	1.5
Production, transportation, and material moving ...	1.3	0.8	0.4	1.1	1.2	0.7	0.3	1.1
Production	1.7	1.2	0.5	1.3	1.6	0.9	0.4	1.4
Transportation and material moving	1.8	0.9	0.7	1.7	1.6	1.0	0.3	1.7
Full time	0.5	0.5	0.2	0.4	0.5	0.4	0.1	0.4
Part time	0.7	0.4	0.9	1.2	0.6	0.6	0.3	0.9
Union	0.8	0.5	0.4	0.7	1.1	0.9	0.2	0.8
Nonunion	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Wage percentiles:³								
Lowest 10 percent	2.2	0.9	1.2	2.4	2.5	1.1	0.3	2.5
Lowest 25 percent	1.2	0.6	0.7	1.3	1.4	0.6	0.3	1.3
Second 25 percent	1.0	0.7	0.5	0.8	1.0	0.6	0.2	0.9
Third 25 percent	0.8	0.6	0.3	0.6	0.8	0.5	0.2	0.6
Highest 25 percent	0.6	0.4	0.4	0.5	0.7	0.6	0.2	0.6
Highest 10 percent	0.8	0.5	0.7	0.5	1.0	0.8	0.3	0.9
Establishment characteristics								
Goods-producing industries	1.0	0.8	0.4	0.8	0.9	0.6	0.3	0.8
Service-providing industries	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Education and health services	1.1	0.9	0.5	0.9	1.0	0.9	0.2	1.0
Educational services	0.7	0.4	0.5	0.6	1.0	1.0	0.2	0.7
Elementary and secondary schools	0.7	0.4	0.5	0.4	1.2	1.2	0.2	0.5
Junior colleges, colleges, and universities	1.2	0.9	0.4	0.9	1.3	1.0	0.3	1.0
Health care and social assistance	1.8	1.4	0.8	1.4	1.5	1.2	0.4	1.5
Hospitals	1.2	0.4	0.7	0.8	1.2	0.5	0.4	0.8
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.2	1.1

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
1 to 99 workers	0.8	0.8	0.5	1.0	0.9	0.6	0.2	0.9
1 to 49 workers	0.9	1.0	0.5	1.1	1.0	0.7	0.2	1.1
50 to 99 workers	1.5	1.2	1.0	1.2	1.6	1.2	0.4	1.3
100 workers or more	0.6	0.4	0.3	0.5	0.6	0.4	0.2	0.5
100 to 499 workers	1.0	0.6	0.4	0.9	1.0	0.6	0.3	0.9
500 workers or more	0.6	0.4	0.4	0.5	0.7	0.4	0.2	0.5
Geographic areas								
New England	1.7	1.7	1.0	1.4	1.4	1.2	0.2	1.1
Middle Atlantic	1.3	0.8	0.8	1.4	1.5	0.9	0.4	1.7
East North Central	1.3	1.1	0.6	0.9	1.3	0.5	0.3	1.1
West North Central	1.6	1.0	1.0	1.2	1.6	1.0	0.4	1.3
South Atlantic	1.4	1.3	0.7	1.3	1.5	0.8	0.2	1.3
East South Central	3.6	1.0	1.0	4.2	5.8	2.3	0.5	4.5
West South Central	1.6	0.8	1.0	1.2	1.5	0.8	0.6	1.6
Mountain	2.5	1.6	0.7	2.8	2.2	1.3	0.5	3.0
Pacific	1.5	1.1	0.5	1.3	1.6	1.3	0.3	1.2

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	0.6	0.1	0.7	0.6	0.6	0.3	0.5	0.5
Worker characteristics								
Management, professional, and related	0.9	0.2	1.0	0.7	0.9	0.3	0.8	0.6
Management, business, and financial	1.4	0.2	1.2	0.7	1.1	0.3	1.0	0.6
Professional and related	1.0	0.3	1.2	0.8	1.0	0.4	1.0	0.7
Teachers	1.6	0.8	1.3	0.9	1.5	0.4	1.6	1.1
Primary, secondary, and special education school teachers	1.5	0.3	1.6	1.6	1.7	—	2.0	—
Registered nurses	2.6	0.4	2.4	2.4	2.1	2.5	2.0	1.8
Service	0.8	0.1	2.0	1.6	1.8	0.8	1.1	1.6
Protective service	2.9	0.3	3.3	2.4	2.5	0.9	2.8	2.6
Sales and office	0.7	0.2	0.9	0.7	0.8	0.4	0.6	0.8
Sales and related	0.8	0.4	1.3	1.1	1.0	0.7	0.8	1.2
Office and administrative support	0.8	0.2	1.1	1.0	1.2	0.5	0.8	1.0
Natural resources, construction, and maintenance	1.4	0.2	1.3	1.3	1.3	0.5	1.1	1.2
Construction, extraction, farming, fishing, and forestry	1.9	0.3	1.9	1.9	1.9	0.8	1.7	1.9
Installation, maintenance, and repair	1.7	0.2	1.8	1.5	1.7	0.4	1.4	1.4
Production, transportation, and material moving ...	1.1	0.2	1.1	1.2	1.2	0.4	1.0	1.1
Production	1.3	(²)	1.6	1.5	1.8	0.5	1.3	1.3
Transportation and material moving	1.4	0.3	1.4	1.7	1.6	0.7	1.4	1.7
Full time	0.7	(²)	0.8	0.4	0.6	0.2	0.6	0.4
Part time	0.5	0.3	0.7	0.9	0.6	0.9	0.5	1.1
Union	1.1	0.2	1.0	0.8	1.2	0.4	1.2	0.7
Nonunion	0.6	0.1	0.7	0.7	0.7	0.3	0.6	0.6
Wage percentiles:³								
Lowest 10 percent	0.4	0.4	2.6	2.5	2.2	1.2	0.9	2.5
Lowest 25 percent	0.5	0.2	1.4	1.2	1.2	0.7	0.7	1.3
Second 25 percent	0.8	0.1	0.9	0.9	1.0	0.5	0.7	0.8
Third 25 percent	0.8	0.1	0.8	0.6	0.9	0.3	0.8	0.6
Highest 25 percent	0.8	0.2	1.0	0.6	0.7	0.3	0.6	0.5
Highest 10 percent	1.2	0.2	1.2	0.8	1.0	0.7	0.9	0.6
Establishment characteristics								
Goods-producing industries	1.2	0.2	1.3	0.8	1.1	0.4	0.9	0.8
Service-providing industries	0.6	0.1	0.8	0.7	0.7	0.3	0.6	0.6
Education and health services	1.1	0.2	1.2	1.0	1.3	0.5	1.2	1.0
Educational services	0.9	0.5	0.8	0.6	1.4	0.2	1.6	0.7
Elementary and secondary schools	1.0	0.4	0.7	0.5	1.5	0.3	1.5	0.5
Junior colleges, colleges, and universities	2.4	0.4	2.5	0.9	2.8	0.2	2.9	1.1
Health care and social assistance	1.3	0.3	1.8	1.6	2.0	0.8	1.7	1.4
Hospitals	2.2	0.6	2.0	0.9	1.9	0.4	1.8	0.9
Public administration	1.5	0.4	0.9	1.0	2.2	0.3	2.2	1.1

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
1 to 99 workers	0.5	0.1	0.9	1.0	0.8	0.5	0.8	0.9
1 to 49 workers	0.5	0.2	1.1	1.2	0.9	0.5	1.0	1.1
50 to 99 workers	1.3	0.3	1.7	1.3	1.5	0.9	1.2	1.3
100 workers or more	1.0	0.1	1.1	0.5	0.8	0.3	0.6	0.5
100 to 499 workers	1.0	0.2	1.0	0.9	1.1	0.4	0.9	0.9
500 workers or more	2.0	0.2	2.1	0.5	1.2	0.4	1.1	0.5
Geographic areas								
New England	1.7	0.4	1.8	1.2	1.5	0.8	1.6	1.2
Middle Atlantic	1.3	0.1	1.4	1.7	1.1	0.8	1.1	1.5
East North Central	1.1	0.2	1.1	1.1	1.3	0.6	1.1	0.9
West North Central	2.2	0.4	1.9	1.3	1.6	0.9	1.9	1.1
South Atlantic	1.0	0.2	1.3	1.3	1.4	0.7	1.5	1.4
East South Central	5.0	0.6	6.2	4.4	5.3	0.9	3.1	4.2
West South Central	1.4	0.2	1.9	1.6	1.8	1.0	1.2	1.3
Mountain	1.8	0.4	2.0	3.1	2.0	1.0	2.6	2.2
Pacific	1.3	0.2	1.4	1.3	1.5	0.5	1.4	1.3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 35. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.6
Worker characteristics					
Management, professional, and related	0.9	0.8	0.7	1.3	1.0
Management, business, and financial	1.0	1.4	1.0	1.8	1.4
Professional and related	1.1	0.8	0.8	1.4	1.2
Service	1.8	0.2	0.3	0.8	1.6
Protective service	1.0	0.5	1.1	1.8	2.9
Sales and office	0.4	0.3	0.3	0.8	0.9
Sales and related	0.4	0.5	0.4	1.1	1.3
Office and administrative support	0.6	0.4	0.5	1.1	1.1
Natural resources, construction, and maintenance	0.7	0.4	0.6	1.0	1.4
Construction, extraction, farming, fishing, and forestry	0.2	—	0.7	1.1	1.6
Installation, maintenance, and repair	1.4	0.7	1.0	1.8	2.3
Production, transportation, and material moving ...	0.5	0.2	0.4	0.9	1.1
Production	0.8	0.3	0.7	1.1	1.4
Transportation and material moving	0.5	0.2	0.4	1.4	1.6
Full time	0.6	0.4	0.3	0.8	0.7
Part time	0.6	0.3	0.3	0.8	1.1
Union	1.9	0.3	0.7	1.8	1.5
Nonunion	0.5	0.3	0.3	0.6	0.6
Wage percentiles:²					
Lowest 10 percent	2.4	0.4	0.4	1.0	2.3
Lowest 25 percent	1.1	0.2	0.2	0.8	1.2
Second 25 percent	0.8	0.2	0.3	0.9	1.0
Third 25 percent	0.6	0.5	0.5	0.9	0.9
Highest 25 percent	0.7	0.7	0.5	1.1	0.9
Highest 10 percent	1.3	1.1	0.9	1.7	1.3
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.4	0.9	1.3
Construction	(³)	0.6	0.7	1.1	1.4
Manufacturing	0.7	0.6	0.4	1.2	1.5
Service-providing industries	0.7	0.4	0.3	0.7	0.7
Trade, transportation, and utilities	0.3	0.3	0.3	0.9	1.1
Wholesale trade	0.8	0.8	1.0	1.8	2.3
Retail trade	0.3	0.3	0.4	1.2	1.4
Transportation and warehousing	0.6	—	0.9	3.5	3.3
Utilities	2.9	—	—	4.4	3.8

See footnotes at end of table.

Table 35. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	1.2	1.3	2.1	2.6	2.5
Financial activities	1.0	0.9	1.0	1.2	1.5
Finance and insurance	1.3	1.0	1.1	1.5	1.2
Credit intermediation and related activities	1.8	1.4	1.5	2.0	1.7
Insurance carriers and related activities	1.9	1.9	2.2	2.5	2.1
Real estate and rental and leasing	1.9	2.2	—	3.7	4.4
Professional and business services	1.0	1.2	1.1	1.6	2.0
Professional and technical services	1.7	2.0	2.2	2.7	3.3
Administrative and waste services	0.4	1.4	0.7	2.1	2.5
Education and health services	1.4	0.8	0.7	1.9	1.7
Educational services	2.5	1.5	1.0	3.0	2.7
Junior colleges, colleges, and universities	1.8	1.0	1.7	2.8	2.3
Health care and social assistance	1.5	0.9	0.8	2.1	1.9
Leisure and hospitality	—	(³)	0.5	1.5	4.0
Accommodation and food services	—	—	0.5	1.8	4.7
Other services	1.3	0.9	1.1	2.8	3.3
1 to 99 workers	0.4	0.3	0.3	0.7	0.8
1 to 49 workers	0.5	0.4	0.3	0.8	0.9
50 to 99 workers	0.5	0.4	0.5	1.6	1.7
100 workers or more	0.9	0.5	0.5	1.1	0.9
100 to 499 workers	0.6	0.6	0.7	1.5	1.5
500 workers or more	1.6	0.9	0.9	2.2	1.3
Geographic areas					
New England	1.2	0.7	0.9	1.8	1.8
Middle Atlantic	0.7	1.1	0.5	1.4	1.2
East North Central	0.8	0.7	0.5	2.0	1.5
West North Central	1.1	0.7	1.0	2.2	2.1
South Atlantic	1.2	0.6	0.3	1.4	1.4
East South Central	—	0.9	0.7	2.2	4.3
West South Central	1.4	1.0	0.4	1.8	1.3
Mountain	0.8	0.7	1.7	2.7	2.5
Pacific	0.8	0.6	1.1	1.6	1.8

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 36. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
All workers	0.4	0.5	0.7	0.5	0.9	0.4	0.5	0.2	0.1	0.5
Worker characteristics										
Management, professional, and related	0.8	1.2	1.4	1.2	1.2	1.0	0.7	0.4	0.5	0.6
Management, business, and financial	1.2	1.3	1.6	1.4	1.7	1.3	1.0	0.6	0.7	0.8
Professional and related	0.9	1.5	1.8	1.5	1.3	1.0	0.8	0.5	0.5	0.6
Service	1.3	1.1	1.1	1.2	3.0	0.7	1.6	0.2	(²)	—
Protective service	—	2.2	2.5	2.7	5.4	1.1	1.0	—	—	1.0
Sales and office	0.6	0.7	0.7	0.8	0.8	0.6	0.5	0.2	0.2	0.5
Sales and related	0.9	0.6	1.0	1.1	1.1	0.8	0.8	0.2	0.2	0.7
Office and administrative support	0.8	1.0	1.0	1.1	0.9	0.8	0.6	0.3	0.2	0.5
Natural resources, construction, and maintenance	0.8	0.8	1.1	1.0	1.1	0.7	0.8	0.4	0.2	0.7
Construction, extraction, farming, fishing, and forestry	0.6	1.1	1.1	1.2	1.1	0.7	0.6	—	0.3	0.5
Installation, maintenance, and repair	1.5	1.1	1.7	1.6	1.8	1.3	1.5	0.8	0.2	1.3
Production, transportation, and material moving ...	0.6	0.9	1.0	0.9	1.1	0.6	0.6	0.2	0.3	0.5
Production	0.9	1.2	1.4	1.5	1.2	1.0	0.9	0.4	0.5	0.6
Transportation and material moving	0.7	1.1	1.3	1.0	1.5	0.8	0.7	0.2	0.2	0.7
Full time	0.5	0.6	0.9	0.7	1.1	0.5	0.5	0.2	0.2	0.5
Part time	0.4	0.6	0.8	0.8	0.8	0.4	0.4	0.2	(²)	0.4
Union	0.9	1.7	1.6	1.5	1.3	1.4	1.1	0.5	0.3	1.0
Nonunion	0.4	0.5	0.7	0.6	1.0	0.4	0.4	0.2	0.1	0.4
Wage percentiles:³										
Lowest 10 percent	2.0	1.3	1.2	1.8	—	1.0	2.2	0.3	(²)	2.2
Lowest 25 percent	0.9	0.9	1.0	1.1	1.9	0.5	1.0	0.2	(²)	1.0
Second 25 percent	0.7	0.6	1.0	0.9	1.2	0.6	0.6	0.2	0.1	0.5
Third 25 percent	0.7	0.9	0.8	0.8	0.9	0.6	0.4	0.2	0.2	0.4
Highest 25 percent	0.8	1.1	1.1	1.1	0.9	0.8	0.8	0.5	0.5	0.6
Highest 10 percent	1.2	1.3	1.4	1.4	1.1	1.3	1.1	0.7	0.8	1.0
Establishment characteristics										
Goods-producing industries	0.6	1.2	1.1	1.1	0.8	0.7	0.8	0.4	0.6	0.5
Construction	0.7	0.8	1.2	1.3	1.0	0.8	0.3	—	0.3	0.2
Manufacturing	1.0	1.5	1.4	1.4	1.0	1.2	1.1	0.5	0.8	0.7
Service-providing industries	0.5	0.6	0.8	0.6	1.2	0.4	0.6	0.2	0.1	0.6
Trade, transportation, and utilities	0.6	0.7	0.9	0.9	0.9	0.5	0.6	0.1	0.2	0.6
Wholesale trade	1.1	1.8	1.7	1.7	1.6	1.2	1.0	0.4	0.3	0.9
Retail trade	0.9	0.6	1.2	1.2	1.1	0.6	0.9	0.2	0.2	0.9
Transportation and warehousing	2.0	1.7	3.1	2.0	3.1	1.4	1.3	—	—	1.2
Utilities	4.9	6.3	5.4	5.1	2.0	4.0	5.4	1.5	1.0	5.4

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
Information	2.6	3.1	3.0	3.5	2.5	2.2	3.2	2.3	0.7	2.4
Financial activities	1.3	1.9	1.7	1.5	1.1	1.3	1.1	0.8	0.6	1.0
Finance and insurance	1.4	1.8	1.3	1.3	1.2	1.4	1.3	0.9	0.6	1.3
Credit intermediation and related activities	1.9	2.1	1.7	1.8	1.8	1.9	1.6	1.3	1.0	1.6
Insurance carriers and related activities	2.2	2.1	2.3	2.2	1.9	2.7	2.8	1.5	0.6	2.8
Real estate and rental and leasing	2.4	2.8	3.8	3.7	2.6	1.7	2.2	—	—	2.2
Professional and business services	1.2	1.8	1.8	1.8	1.3	1.4	0.9	0.6	0.5	0.9
Professional and technical services	2.0	2.5	2.7	2.7	2.3	2.5	1.6	1.1	1.1	1.5
Administrative and waste services	1.4	2.1	2.1	2.1	2.2	1.2	1.1	—	0.7	0.9
Education and health services	0.9	1.7	2.1	1.8	1.6	1.1	0.3	(²)	(²)	0.2
Educational services	1.0	2.6	3.0	2.2	2.6	1.4	0.3	—	0.3	(²)
Junior colleges, colleges, and universities	1.0	2.1	3.2	3.1	2.8	2.1	0.7	—	0.7	(²)
Health care and social assistance	1.1	1.8	2.2	2.1	1.7	1.2	0.3	0.2	(²)	0.2
Leisure and hospitality	—	2.1	1.5	3.0	—	1.8	—	0.4	—	—
Accommodation and food services	—	—	1.5	3.6	—	2.1	—	0.5	—	—
Other services	1.4	1.8	3.0	2.9	2.4	1.2	0.7	—	—	—
1 to 99 workers	0.5	0.5	0.6	0.6	0.6	0.4	0.3	0.2	0.1	0.2
1 to 49 workers	0.5	0.6	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.2
50 to 99 workers	1.0	1.2	1.5	1.5	1.3	0.4	0.7	0.3	(²)	0.7
100 workers or more	0.7	0.9	1.4	0.9	1.7	0.7	0.8	0.3	0.3	0.9
100 to 499 workers	0.7	1.2	1.3	1.2	1.1	1.0	0.6	0.2	0.2	0.6
500 workers or more	1.3	1.2	3.1	1.6	3.3	1.1	1.8	0.6	0.6	1.8
Geographic areas										
New England	0.8	1.5	1.6	1.7	1.8	0.6	1.1	0.3	0.2	0.9
Middle Atlantic	0.7	1.9	1.4	1.3	1.8	0.6	0.9	0.3	0.4	0.6
East North Central	0.8	1.3	1.2	1.1	0.9	0.7	0.8	0.5	0.3	0.9
West North Central	1.2	1.2	1.8	1.9	1.9	0.8	0.8	0.3	0.2	0.7
South Atlantic	0.7	1.0	1.3	1.3	0.9	1.1	0.8	0.3	0.5	0.5
East South Central	4.0	2.4	5.4	3.2	—	2.7	—	1.0	0.6	—
West South Central	1.0	1.4	1.4	1.5	1.4	1.2	0.8	0.5	0.4	0.6
Mountain	1.7	3.3	2.9	3.1	1.5	1.1	1.0	0.3	0.3	1.0
Pacific	1.2	0.7	1.3	1.2	1.1	1.5	0.7	0.5	0.2	0.5

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 37. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	0.4	0.5	0.4
Worker characteristics			
Management, professional, and related	0.9	1.2	1.1
Management, business, and financial	1.2	1.7	1.9
Professional and related	1.0	1.3	1.2
Service	0.5	0.3	0.3
Protective service	1.1	1.4	1.2
Sales and office	0.6	0.6	0.6
Sales and related	0.9	1.0	0.9
Office and administrative support	0.6	0.6	0.6
Natural resources, construction, and maintenance	0.7	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.8	1.0	1.1
Installation, maintenance, and repair	1.3	1.3	1.3
Production, transportation, and material moving ...	0.7	0.6	0.7
Production	0.8	1.0	0.9
Transportation and material moving	1.1	1.0	1.0
Full time	0.4	0.6	0.5
Part time	0.6	0.5	0.5
Union	1.3	1.3	1.3
Nonunion	0.4	0.5	0.4
Wage percentiles: ³			
Lowest 10 percent	0.7	0.5	0.4
Lowest 25 percent	0.6	0.5	0.4
Second 25 percent	0.5	0.6	0.6
Third 25 percent	0.6	0.7	0.7
Highest 25 percent	0.8	1.1	1.0
Highest 10 percent	1.3	1.3	1.3
Establishment characteristics			
Goods-producing industries	0.8	0.9	0.7
Construction	0.7	0.7	0.7
Manufacturing	1.2	1.2	1.0
Service-providing industries	0.4	0.5	0.5
Trade, transportation, and utilities	0.7	0.8	0.8
Wholesale trade	1.2	1.1	1.1
Retail trade	0.9	1.0	1.0
Transportation and warehousing	2.8	2.5	2.5
Utilities	4.8	4.3	5.1

See footnotes at end of table.

Table 37. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	2.8	3.6	3.7
Financial activities	1.2	1.2	1.1
Finance and insurance	1.2	1.3	1.3
Credit intermediation and related activities	2.0	1.8	2.0
Insurance carriers and related activities	2.5	2.3	2.3
Real estate and rental and leasing	1.5	1.2	1.1
Professional and business services	1.3	1.3	1.2
Professional and technical services	2.0	2.8	2.6
Administrative and waste services	1.6	0.9	0.9
Education and health services	0.8	1.0	0.8
Educational services	2.0	2.3	2.0
Junior colleges, colleges, and universities	2.5	2.4	2.6
Health care and social assistance	0.9	1.1	0.8
Leisure and hospitality	0.5	0.2	—
Accommodation and food services	0.5	0.3	—
Other services	0.9	1.9	1.9
1 to 99 workers	0.3	0.3	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.7	0.7
100 workers or more	0.8	1.0	0.9
100 to 499 workers	0.8	0.9	0.9
500 workers or more	1.7	2.1	1.9
Geographic areas			
New England	1.2	1.3	1.2
Middle Atlantic	1.0	1.4	1.4
East North Central	0.8	0.9	0.7
West North Central	1.2	1.6	1.5
South Atlantic	1.0	1.2	1.0
East South Central	2.5	3.0	3.3
West South Central	1.0	1.8	1.4
Mountain	0.9	1.0	1.0
Pacific	0.7	1.0	1.0

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 38. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	0.7	0.2	0.4	0.4	0.4	0.2	0.2	0.4	0.4
Worker characteristics									
Management, professional, and related	1.1	0.5	0.7	0.7	0.5	0.6	0.3	0.7	0.9
Management, business, and financial	1.3	0.8	0.7	0.9	0.7	0.7	0.3	0.8	1.4
Professional and related	1.4	0.6	0.9	0.8	0.6	0.7	0.4	0.9	0.9
Service	2.0	0.2	1.0	0.9	0.9	0.3	0.3	0.8	0.8
Protective service	5.9	0.4	—	2.2	2.0	1.0	2.4	—	—
Sales and office	0.9	0.3	0.3	0.5	0.7	0.3	0.4	0.4	0.5
Sales and related	1.3	0.5	0.3	0.7	0.9	0.3	0.7	0.5	0.7
Office and administrative support	1.1	0.4	0.4	0.7	0.8	0.5	0.3	0.5	0.7
Natural resources, construction, and maintenance	1.5	0.6	0.5	1.1	0.9	0.4	0.4	0.6	0.9
Construction, extraction, farming, fishing, and forestry	2.4	0.8	0.5	1.7	1.2	0.6	0.6	0.5	1.3
Installation, maintenance, and repair	1.8	0.7	0.9	1.4	1.3	0.5	0.6	1.1	1.4
Production, transportation, and material moving ...	1.4	0.6	0.4	0.7	0.7	0.5	0.3	0.7	1.0
Production	2.0	0.8	0.4	0.9	0.9	0.8	0.4	0.9	1.2
Transportation and material moving	1.7	0.6	0.6	0.9	1.1	0.5	0.5	0.8	1.3
Full time	0.7	0.3	0.4	0.4	0.5	0.3	0.2	0.4	0.5
Part time	1.2	0.3	0.4	0.5	0.7	0.2	0.3	0.6	0.5
Union	1.7	0.7	0.8	0.5	0.7	0.8	0.3	0.6	1.1
Nonunion	0.8	0.3	0.4	0.4	0.5	0.3	0.2	0.4	0.4
Wage percentiles:³									
Lowest 10 percent	2.1	0.3	0.8	1.3	1.2	0.2	0.3	0.9	1.0
Lowest 25 percent	1.2	0.2	0.6	0.6	0.7	0.2	0.3	0.5	0.6
Second 25 percent	1.1	0.4	0.6	0.6	0.9	0.4	0.4	0.7	0.6
Third 25 percent	0.9	0.4	0.3	0.5	0.7	0.4	0.3	0.5	0.6
Highest 25 percent	1.1	0.6	0.7	0.6	0.4	0.5	0.2	0.6	0.8
Highest 10 percent	1.3	1.0	1.1	0.7	0.7	0.9	0.2	0.9	1.1
Establishment characteristics									
Goods-producing industries	1.6	0.7	0.3	0.9	0.7	0.7	0.3	0.5	1.0
Construction	2.6	0.8	0.4	1.8	1.4	0.6	0.5	0.6	1.2
Manufacturing	2.0	1.1	0.4	0.9	0.8	0.9	0.4	0.7	1.4
Service-providing industries	0.8	0.3	0.4	0.4	0.5	0.3	0.2	0.4	0.4
Trade, transportation, and utilities	1.0	0.5	0.3	0.6	0.7	0.3	0.5	0.5	0.6
Wholesale trade	2.1	1.3	0.4	1.7	1.5	0.8	0.7	1.1	1.5
Retail trade	1.4	0.3	0.3	0.8	0.9	0.4	0.8	0.6	0.7
Transportation and warehousing	3.0	1.2	1.4	1.4	1.9	0.9	1.0	1.4	2.5
Utilities	6.1	2.4	—	5.3	0.7	1.5	—	—	3.5

See footnotes at end of table.

Table 38. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	2.9	0.9	3.2	1.8	1.1	1.2	—	2.1	3.3
Financial activities	1.6	1.1	0.6	1.3	0.9	0.5	0.3	0.9	1.6
Finance and insurance	1.4	1.4	0.7	1.3	0.7	0.5	0.4	1.0	1.6
Credit intermediation and related activities	1.9	0.8	0.8	1.8	1.0	0.7	0.3	1.3	2.3
Insurance carriers and related activities	2.6	3.1	1.6	2.0	1.4	0.8	—	2.0	1.9
Real estate and rental and leasing	4.1	—	1.5	3.5	3.0	1.6	—	2.2	2.7
Professional and business services	2.2	0.9	1.0	1.2	1.0	0.9	0.4	1.3	1.4
Professional and technical services	2.8	1.8	1.7	2.2	1.6	1.3	0.6	1.7	2.2
Administrative and waste services	3.3	0.4	1.1	1.0	1.3	0.9	0.6	2.3	2.0
Education and health services	1.8	0.5	0.7	1.0	1.2	0.8	0.5	1.2	1.0
Educational services	2.4	(⁴)	0.8	1.3	0.8	1.5	—	0.4	0.8
Junior colleges, colleges, and universities	1.9	(⁴)	0.2	0.4	0.6	1.9	—	0.5	0.6
Health care and social assistance	2.1	0.5	0.8	1.1	1.3	0.9	0.6	1.3	1.1
Leisure and hospitality	3.5	0.2	2.3	2.0	1.5	0.3	0.3	1.1	1.4
Accommodation and food services	3.5	0.3	1.9	2.3	1.3	—	0.4	1.2	1.6
Other services	2.5	0.6	1.3	1.8	1.7	1.1	0.5	0.8	1.0
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.3	0.2	0.5	0.5
1 to 49 workers	1.1	0.4	0.3	0.6	0.8	0.3	0.2	0.5	0.6
50 to 99 workers	1.7	0.8	0.8	1.0	0.6	0.7	0.5	1.0	1.1
100 workers or more	0.9	0.4	0.7	0.6	0.4	0.4	0.3	0.6	0.6
100 to 499 workers	1.1	0.4	0.4	0.6	0.6	0.4	0.4	0.8	0.8
500 workers or more	1.5	0.7	1.3	1.1	0.7	0.8	0.4	0.9	1.1
Geographic areas									
New England	3.0	1.9	0.8	1.5	2.8	1.4	0.6	1.4	0.9
Middle Atlantic	2.0	0.4	0.5	0.7	0.7	1.0	0.4	0.5	1.3
East North Central	1.8	0.7	0.7	0.8	0.9	0.5	0.5	0.9	1.1
West North Central	2.3	1.0	0.9	1.7	0.9	0.7	0.5	1.7	1.5
South Atlantic	2.1	0.4	0.5	0.9	1.2	0.6	0.6	1.4	1.2
East South Central	2.8	1.2	—	2.6	3.1	—	1.0	1.9	1.9
West South Central	1.9	1.0	0.7	0.8	0.9	0.3	0.4	0.9	1.3
Mountain	2.3	0.9	0.5	1.2	2.2	0.6	0.4	0.5	1.2
Pacific	1.3	0.6	0.7	0.8	0.7	0.6	0.5	0.5	0.8

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁴ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Worker characteristics								
Management, professional, and related	1.0	0.9	0.5	0.8	1.0	0.7	0.2	0.9
Management, business, and financial	1.2	0.9	0.4	0.7	1.0	0.7	0.3	0.9
Professional and related	1.1	1.1	0.7	1.0	1.3	1.0	0.3	1.2
Service	2.0	1.0	1.0	2.0	2.3	1.0	0.3	2.0
Protective service	4.5	—	—	5.7	5.7	—	—	4.8
Sales and office	0.8	0.5	0.5	0.9	0.8	0.5	0.2	0.8
Sales and related	1.0	0.7	0.8	1.2	1.1	0.7	0.3	1.1
Office and administrative support	1.2	0.7	0.5	1.1	1.2	0.8	0.2	1.2
Natural resources, construction, and maintenance	1.5	0.9	0.5	1.4	1.5	1.2	0.4	1.3
Construction, extraction, farming, fishing, and forestry	2.1	1.3	1.0	2.1	1.9	1.7	0.7	2.0
Installation, maintenance, and repair	1.7	1.2	0.5	1.6	2.0	1.6	0.3	1.6
Production, transportation, and material moving ...	1.3	0.8	0.5	1.1	1.2	0.7	0.3	1.2
Production	1.8	1.2	0.5	1.4	1.6	0.9	0.4	1.4
Transportation and material moving	1.8	1.0	0.7	1.7	1.7	1.1	0.3	1.8
Full time	0.6	0.6	0.2	0.4	0.7	0.5	0.2	0.5
Part time	0.8	0.4	1.0	1.4	0.7	0.6	0.3	0.9
Union	1.4	0.9	0.7	1.2	1.4	1.1	0.3	1.4
Nonunion	0.7	0.6	0.3	0.7	0.8	0.4	0.1	0.7
Wage percentiles:²								
Lowest 10 percent	2.6	0.9	1.5	2.9	3.0	1.2	0.3	3.0
Lowest 25 percent	1.3	0.6	0.8	1.5	1.6	0.7	0.3	1.4
Second 25 percent	1.2	0.8	0.5	1.0	1.2	0.7	0.2	1.1
Third 25 percent	0.8	0.7	0.4	0.6	0.8	0.6	0.2	0.7
Highest 25 percent	0.7	0.5	0.5	0.7	0.8	0.6	0.2	0.8
Highest 10 percent	1.0	0.7	0.8	0.7	1.2	1.0	0.3	1.1
Establishment characteristics								
Goods-producing industries	1.0	0.8	0.4	0.8	0.9	0.6	0.3	0.8
Construction	2.0	1.4	0.9	2.0	1.9	2.0	0.5	2.0
Manufacturing	1.3	1.0	0.4	0.7	1.1	0.8	0.3	0.8
Service-providing industries	0.8	0.6	0.4	0.8	0.9	0.4	0.1	0.8
Trade, transportation, and utilities	1.0	0.6	0.5	0.9	1.0	0.7	0.2	0.8
Wholesale trade	2.3	1.7	1.0	1.0	2.5	2.0	0.4	1.4
Retail trade	1.1	0.7	0.8	1.1	1.2	0.9	0.3	1.1
Transportation and warehousing	2.7	1.7	0.9	2.4	2.6	1.5	0.7	2.5
Utilities	2.2	—	—	1.8	2.2	—	—	1.9

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
Information	2.9	1.7	1.1	2.0	3.0	—	—	2.3
Financial activities	1.4	0.9	0.5	0.9	1.5	0.9	0.2	1.0
Finance and insurance	1.0	0.7	0.4	0.6	1.0	0.7	0.3	0.6
Credit intermediation and related activities	1.0	0.6	0.5	0.6	1.1	0.7	0.4	0.5
Insurance carriers and related activities	1.8	1.3	0.6	1.3	2.0	1.5	0.4	1.4
Real estate and rental and leasing	3.8	2.5	1.5	3.2	4.2	—	—	3.2
Professional and business services	1.9	1.5	0.8	1.7	1.9	1.2	0.4	1.8
Professional and technical services	2.5	2.4	0.9	2.0	2.5	2.0	0.3	1.9
Administrative and waste services	2.6	2.0	1.4	3.0	2.9	1.9	0.9	3.2
Education and health services	1.7	1.4	0.8	1.4	1.6	1.2	0.3	1.5
Educational services	2.3	1.6	2.2	1.9	2.8	1.4	0.3	2.3
Junior colleges, colleges, and universities	1.1	0.2	0.3	1.0	1.3	0.7	0.3	1.0
Health care and social assistance	1.9	1.6	0.9	1.5	1.7	1.3	0.4	1.7
Leisure and hospitality	5.2	1.2	1.8	4.6	5.6	1.6	0.4	4.9
Accommodation and food services	5.2	1.3	1.9	4.6	5.8	1.8	0.5	5.0
Other services	2.7	2.3	1.4	3.4	2.9	2.1	0.4	3.3
1 to 99 workers	0.8	0.8	0.5	1.0	0.9	0.6	0.2	1.0
1 to 49 workers	1.0	1.0	0.5	1.2	1.1	0.7	0.2	1.1
50 to 99 workers	1.6	1.2	1.0	1.3	1.7	1.3	0.4	1.4
100 workers or more	0.8	0.5	0.4	0.6	0.8	0.4	0.2	0.7
100 to 499 workers	1.2	0.7	0.5	1.0	1.1	0.7	0.3	1.0
500 workers or more	0.9	0.7	0.6	0.8	1.0	0.5	0.2	0.7
Geographic areas								
New England	1.9	2.0	1.1	1.5	1.6	1.3	0.2	1.1
Middle Atlantic	1.5	0.9	0.9	1.6	1.6	1.1	0.4	1.9
East North Central	1.4	1.2	0.7	1.0	1.4	0.6	0.3	1.2
West North Central	1.9	1.1	1.1	1.5	1.8	1.1	0.4	1.5
South Atlantic	1.5	1.5	0.8	1.5	1.6	0.9	0.3	1.4
East South Central	5.0	1.1	1.3	5.5	7.6	2.5	0.6	5.9
West South Central	1.9	0.9	1.3	1.5	1.9	0.9	0.7	2.0
Mountain	2.7	1.9	0.8	3.0	2.4	1.7	0.5	3.2
Pacific	1.7	1.4	0.6	1.5	1.9	1.4	0.3	1.4

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	0.5	0.1	0.7	0.7	0.6	0.3	0.5	0.6
Worker characteristics								
Management, professional, and related	1.0	0.3	1.2	1.0	1.0	0.5	1.0	0.8
Management, business, and financial	1.5	(¹)	1.3	0.8	1.2	0.4	1.0	0.7
Professional and related	1.0	0.4	1.5	1.2	1.2	0.6	1.2	1.1
Service	0.6	0.1	2.2	2.0	2.1	0.9	1.1	2.0
Protective service	1.0	0.4	5.8	5.4	4.6	2.3	6.1	5.7
Sales and office	0.6	0.2	0.9	0.8	0.8	0.4	0.6	0.9
Sales and related	0.8	0.4	1.4	1.1	1.0	0.7	0.8	1.2
Office and administrative support	0.8	0.3	1.1	1.1	1.3	0.5	0.8	1.1
Natural resources, construction, and maintenance	1.4	0.2	1.4	1.4	1.4	0.5	1.1	1.4
Construction, extraction, farming, fishing, and forestry	—	—	2.1	2.1	2.1	0.9	1.7	2.1
Installation, maintenance, and repair	1.7	0.2	1.8	1.6	1.7	0.5	1.4	1.6
Production, transportation, and material moving ...	1.1	0.2	1.1	1.2	1.2	0.4	1.0	1.1
Production	1.3	(¹)	1.6	1.5	1.8	0.5	1.3	1.4
Transportation and material moving	1.5	0.3	1.5	1.8	1.8	0.7	1.4	1.7
Full time	0.7	(¹)	0.8	0.5	0.6	0.2	0.6	0.4
Part time	0.5	0.3	0.8	1.0	0.7	0.9	0.5	1.3
Union	1.7	0.3	1.6	1.3	1.5	0.7	1.4	1.3
Nonunion	0.5	0.1	0.7	0.8	0.7	0.3	0.6	0.7
Wage percentiles:²								
Lowest 10 percent	0.4	0.5	3.0	2.9	2.7	1.5	1.0	2.9
Lowest 25 percent	0.4	0.3	1.5	1.4	1.3	0.7	0.7	1.5
Second 25 percent	0.8	0.1	1.0	1.0	1.1	0.5	0.8	1.0
Third 25 percent	0.7	0.1	0.9	0.7	0.9	0.4	0.8	0.6
Highest 25 percent	1.0	0.3	1.3	0.8	0.8	0.4	0.7	0.7
Highest 10 percent	1.3	0.3	1.4	1.0	1.0	0.8	1.0	0.7
Establishment characteristics								
Goods-producing industries	1.2	0.2	1.3	0.8	1.1	0.4	0.9	0.8
Construction	—	—	2.0	2.0	1.9	0.9	1.6	2.0
Manufacturing	1.6	0.2	1.5	0.8	1.4	0.4	1.1	0.7
Service-providing industries	0.5	0.1	0.9	0.8	0.8	0.3	0.6	0.8
Trade, transportation, and utilities	1.0	0.3	1.0	0.8	1.1	0.5	0.8	0.9
Wholesale trade	1.8	0.4	2.2	1.3	2.4	0.9	1.8	1.1
Retail trade	0.9	0.5	1.3	1.1	1.2	0.7	0.9	1.1
Transportation and warehousing	3.1	—	3.1	—	2.9	0.9	2.4	2.4
Utilities	3.2	—	2.8	—	2.5	0.6	1.7	1.8

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
Information	4.0	—	3.3	—	2.9	1.1	1.8	2.0
Financial activities	1.3	0.1	1.5	1.0	1.6	0.5	1.1	0.9
Finance and insurance	1.4	0.1	1.5	0.7	1.2	0.4	0.9	0.6
Credit intermediation and related activities	2.1	0.2	2.0	0.7	1.3	0.5	1.1	0.6
Insurance carriers and related activities	2.7	(¹)	2.8	1.5	1.9	0.6	1.4	1.3
Real estate and rental and leasing	—	—	3.7	3.3	4.4	1.5	3.4	3.2
Professional and business services	—	—	1.9	1.8	1.8	0.8	1.5	1.7
Professional and technical services	—	—	2.5	1.9	2.6	0.9	2.5	2.0
Administrative and waste services	—	—	2.8	3.2	2.5	1.4	2.1	3.0
Education and health services	1.2	0.2	1.6	1.5	1.9	0.8	1.5	1.5
Educational services	—	—	2.4	2.1	2.1	1.2	1.8	2.4
Junior colleges, colleges, and universities	3.2	—	2.9	—	1.3	0.3	0.7	1.0
Health care and social assistance	1.3	0.3	1.8	1.7	2.1	0.9	1.8	1.6
Leisure and hospitality	0.5	0.2	5.1	4.9	5.2	1.7	1.2	4.6
Accommodation and food services	—	—	5.3	5.1	5.3	1.9	1.3	4.6
Other services	1.5	0.4	3.1	3.4	2.6	1.3	2.7	3.4
1 to 99 workers	0.5	0.1	1.0	1.0	0.8	0.5	0.8	1.0
1 to 49 workers	0.5	0.1	1.1	1.2	0.9	0.5	1.0	1.1
50 to 99 workers	1.3	0.3	1.8	1.4	1.6	1.0	1.3	1.3
100 workers or more	1.1	0.2	1.2	0.7	0.8	0.4	0.6	0.7
100 to 499 workers	1.0	0.3	1.2	1.0	1.1	0.5	0.7	1.0
500 workers or more	2.5	0.2	2.7	0.7	1.1	0.6	0.9	0.8
Geographic areas								
New England	—	—	1.7	1.3	1.8	1.0	1.9	1.3
Middle Atlantic	1.3	0.2	1.7	1.9	1.3	0.9	1.0	1.8
East North Central	1.2	0.2	1.2	1.2	1.3	0.7	1.3	1.0
West North Central	1.4	0.3	1.5	1.4	1.7	1.0	1.7	1.5
South Atlantic	0.7	0.3	1.5	1.4	1.6	0.8	1.7	1.5
East South Central	—	—	6.0	5.8	5.3	1.1	1.1	5.4
West South Central	1.3	0.2	2.0	2.0	1.8	1.2	1.1	1.6
Mountain	1.3	0.4	2.7	3.4	2.4	1.1	2.3	2.4
Pacific	1.6	0.3	1.9	1.5	1.7	0.6	1.4	1.5

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 35. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.1	1.0	1.7	1.4
Worker characteristics					
Management, professional, and related	1.3	1.1	1.0	1.7	1.4
Professional and related	1.2	0.9	1.0	1.6	1.5
Teachers	1.3	0.7	0.8	1.9	1.5
Primary, secondary, and special education school teachers	0.9	0.3	0.5	1.9	1.5
Registered nurses	2.6	—	3.6	4.2	3.2
Service	1.3	1.2	0.9	2.0	1.7
Protective service	1.5	1.0	1.3	2.7	2.5
Sales and office	2.0	1.7	1.8	2.6	2.4
Office and administrative support	2.1	1.8	1.8	2.5	2.4
Natural resources, construction, and maintenance	2.5	0.8	1.8	3.9	2.4
Production, transportation, and material moving ...	1.5	—	2.3	3.7	4.7
Full time	1.4	1.3	1.0	1.7	1.5
Part time	1.4	0.6	1.2	2.3	2.3
Union	1.1	0.5	1.0	1.6	1.2
Nonunion	2.0	1.9	1.1	2.4	2.2
Wage percentiles: ²					
Lowest 10 percent	2.4	—	1.0	2.7	3.5
Lowest 25 percent	1.9	1.4	0.8	2.4	2.4
Second 25 percent	2.0	2.0	1.8	2.2	2.0
Third 25 percent	1.4	0.8	1.3	2.0	1.7
Highest 25 percent	1.0	0.7	0.8	1.7	1.4
Highest 10 percent	1.6	1.5	1.5	2.5	1.6
Establishment characteristics					
Service-providing industries	1.3	1.1	1.0	1.7	1.4
Education and health services	1.8	1.5	1.5	2.0	1.9
Educational services	2.0	—	1.2	2.1	1.9
Elementary and secondary schools	0.9	0.2	0.5	1.8	1.5
Junior colleges, colleges, and universities	7.3	—	—	6.6	6.7
Health care and social assistance	2.7	—	3.8	2.7	2.9
Hospitals	4.0	—	—	3.1	2.9
Public administration	1.7	1.7	1.1	2.1	1.8
1 to 99 workers	1.2	1.2	1.1	3.0	3.6
1 to 49 workers	1.3	1.6	1.8	4.6	4.5
50 to 99 workers	2.3	0.8	0.4	4.4	5.2
100 workers or more	1.4	1.2	1.0	1.8	1.4
100 to 499 workers	1.2	0.6	1.1	2.4	2.5
500 workers or more	1.6	1.6	1.4	2.0	1.6

See footnotes at end of table.

Table 35. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.2	—	3.5	4.4	3.9
Local government	0.6	0.3	0.5	1.5	1.4
Geographic areas					
New England	3.0	—	—	4.4	4.1
Middle Atlantic	0.9	—	0.7	3.2	2.5
East North Central	0.8	0.5	2.1	2.4	2.0
West North Central	—	—	—	4.7	6.4
South Atlantic	2.3	—	1.1	4.2	2.1
East South Central	—	—	1.0	10.6	10.0
West South Central	1.9	1.0	0.4	4.3	4.1
Mountain	3.0	1.7	2.4	9.9	3.6
Pacific	2.8	0.8	1.2	2.5	1.8

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 36. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	1.3	1.5	1.5	1.5	1.3	1.3
Worker characteristics						
Management, professional, and related	1.4	1.5	1.7	1.6	1.3	1.5
Professional and related	1.5	1.6	1.7	1.5	1.4	1.5
Teachers	1.6	1.9	2.0	1.8	1.7	1.4
Primary, secondary, and special education school teachers	1.6	2.2	2.3	1.9	2.0	1.8
Registered nurses	3.6	4.3	3.5	3.4	4.0	4.7
Service	1.4	1.5	1.7	1.9	2.0	1.4
Protective service	2.2	2.5	2.9	2.8	2.8	2.7
Sales and office	1.7	2.2	2.3	2.6	2.2	2.2
Office and administrative support	1.8	2.2	2.4	2.6	2.1	2.3
Natural resources, construction, and maintenance	3.2	3.0	3.0	3.5	3.9	2.3
Production, transportation, and material moving ...	3.4	3.2	3.6	3.4	4.2	2.4
Full time	1.4	1.6	1.6	1.7	1.4	1.4
Part time	1.9	1.8	1.7	2.3	2.0	1.4
Union	1.2	1.8	1.8	1.7	1.7	1.4
Nonunion	2.0	2.1	1.9	2.3	1.8	1.6
Wage percentiles: ¹						
Lowest 10 percent	2.3	1.7	2.3	2.9	2.8	1.8
Lowest 25 percent	1.8	2.1	1.8	2.4	2.0	1.3
Second 25 percent	1.8	1.8	2.1	2.3	2.2	2.1
Third 25 percent	1.6	2.0	2.3	2.1	1.8	2.0
Highest 25 percent	1.4	1.7	1.6	1.4	1.5	1.1
Highest 10 percent	1.6	1.9	2.0	2.0	2.5	1.5
Establishment characteristics						
Service-providing industries	1.3	1.5	1.5	1.5	1.3	1.3
Education and health services	1.8	1.7	1.9	1.8	1.4	1.6
Educational services	1.8	1.8	2.1	2.0	1.6	1.5
Elementary and secondary schools	1.5	1.9	2.3	1.9	1.7	1.5
Junior colleges, colleges, and universities	5.8	4.2	6.6	6.2	3.4	4.0
Health care and social assistance	3.1	2.8	3.3	3.1	3.0	4.4
Hospitals	3.7	4.4	4.5	3.8	4.2	5.8
Public administration	1.5	1.9	2.1	2.1	1.9	2.0
1 to 99 workers	2.1	2.5	2.7	2.7	3.5	1.8
1 to 49 workers	2.6	3.0	3.5	3.7	4.5	2.7
50 to 99 workers	3.4	3.9	4.7	4.9	3.8	3.1
100 workers or more	1.3	1.6	1.6	1.6	1.2	1.3
100 to 499 workers	1.7	2.4	2.3	2.5	2.1	2.2
500 workers or more	1.5	1.8	1.8	1.7	1.6	1.4

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	3.7	2.9	3.5	3.6	2.3	3.6
Local government	1.0	1.4	1.6	1.5	1.4	1.0
Geographic areas						
New England	2.6	2.8	4.0	4.8	4.2	4.4
Middle Atlantic	0.8	4.2	3.5	3.3	3.5	0.8
East North Central	3.4	2.1	2.6	2.3	2.3	2.3
West North Central	5.0	5.7	5.4	3.8	5.7	7.5
South Atlantic	3.3	3.7	2.9	2.2	3.1	2.9
East South Central	10.5	7.4	7.1	10.9	6.5	—
West South Central	2.8	4.1	2.9	2.6	2.5	3.6
Mountain	3.9	10.2	10.1	10.8	7.5	2.7
Pacific	1.8	3.0	3.4	3.2	3.3	3.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 37. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	1.4	1.4	1.4
Worker characteristics			
Management, professional, and related	1.4	1.4	1.4
Professional and related	1.5	1.4	1.4
Teachers	1.5	1.5	1.5
Primary, secondary, and special education school teachers	1.7	1.6	1.8
Registered nurses	4.2	3.3	4.2
Service	1.6	1.8	1.8
Protective service	2.5	2.8	3.0
Sales and office	2.4	2.8	2.7
Office and administrative support	2.4	2.8	2.7
Natural resources, construction, and maintenance	2.4	3.2	3.3
Production, transportation, and material moving ...	2.8	3.8	3.9
Full time	1.5	1.5	1.5
Part time	1.4	2.3	2.3
Union	1.4	1.4	1.5
Nonunion	2.1	2.2	2.2
Wage percentiles: ³			
Lowest 10 percent	2.4	3.2	2.9
Lowest 25 percent	1.9	2.5	2.3
Second 25 percent	2.2	2.2	2.2
Third 25 percent	1.5	1.6	1.7
Highest 25 percent	1.5	1.3	1.3
Highest 10 percent	2.1	1.8	1.6
Establishment characteristics			
Service-providing industries	1.4	1.5	1.4
Education and health services	2.0	1.6	1.6
Educational services	2.0	1.6	1.6
Elementary and secondary schools	1.6	1.5	1.5
Junior colleges, colleges, and universities	6.1	4.2	4.2
Health care and social assistance	4.3	3.6	4.4
Hospitals	5.7	4.9	5.9
Public administration	1.5	2.0	1.9
1 to 99 workers	2.0	3.3	3.1
1 to 49 workers	2.3	3.9	3.8
50 to 99 workers	3.5	5.1	4.9
100 workers or more	1.5	1.4	1.4
100 to 499 workers	1.7	2.7	2.5
500 workers or more	1.9	1.4	1.5

See footnotes at end of table.

Table 37. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	4.4	2.8	2.8
Local government	1.0	1.5	1.4
Geographic areas			
New England	—	2.7	2.2
Middle Atlantic	0.6	1.1	1.6
East North Central	2.7	3.0	2.9
West North Central	—	5.4	6.7
South Atlantic	3.0	2.2	2.6
East South Central	—	11.2	10.6
West South Central	2.1	2.7	2.6
Mountain	2.7	5.7	4.6
Pacific	2.2	3.9	3.4

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 38. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	1.3	0.4	0.3	0.3	0.8	0.5	0.2	0.8
Worker characteristics								
Management, professional, and related	1.3	0.5	0.2	0.2	0.9	0.5	0.1	1.0
Professional and related	1.3	0.5	(³)	0.3	0.9	0.6	0.1	0.9
Teachers	1.4	0.7	—	—	1.2	0.5	—	1.0
Primary, secondary, and special education school teachers	1.8	0.8	—	—	1.4	0.7	—	1.3
Registered nurses	4.3	1.2	—	1.7	2.7	1.8	—	2.2
Service	1.9	0.9	—	0.6	1.1	0.9	—	1.3
Protective service	2.9	1.8	—	1.0	1.7	1.7	—	2.5
Sales and office	1.8	0.5	0.5	0.6	1.2	0.9	0.2	1.1
Office and administrative support	1.8	0.5	0.6	0.5	1.2	0.9	0.2	1.2
Natural resources, construction, and maintenance	3.0	0.9	1.0	—	1.5	1.6	—	1.6
Production, transportation, and material moving ...	3.3	0.7	—	—	2.0	1.0	—	1.6
Full time	1.4	0.4	0.3	0.3	0.9	0.6	0.2	1.0
Part time	1.1	0.2	0.4	0.5	0.8	0.4	—	0.7
Union	1.5	0.5	—	—	1.4	0.5	—	0.8
Nonunion	1.7	0.5	0.5	0.5	0.5	0.8	0.4	1.2
Wage percentiles:⁴								
Lowest 10 percent	2.1	(³)	—	0.9	0.8	0.9	—	1.0
Lowest 25 percent	1.7	0.2	0.6	0.6	0.7	0.8	(³)	0.9
Second 25 percent	2.0	0.8	0.5	0.3	1.1	1.0	0.7	1.4
Third 25 percent	1.8	0.6	0.3	0.5	1.2	0.9	0.2	1.3
Highest 25 percent	1.3	0.6	(³)	(³)	1.1	0.4	0.2	0.9
Highest 10 percent	1.5	0.6	—	—	1.1	0.6	(³)	1.0
Establishment characteristics								
Service-providing industries	1.3	0.4	0.3	0.3	0.8	0.5	0.2	0.8
Education and health services	1.3	0.4	0.2	0.3	1.0	0.5	0.1	0.8
Educational services	1.3	0.4	—	—	1.1	0.6	—	0.8
Elementary and secondary schools	1.6	0.5	—	—	1.3	0.6	—	1.0
Junior colleges, colleges, and universities	2.7	0.7	—	—	1.3	1.2	—	1.7
Health care and social assistance	4.1	0.9	1.0	1.7	1.9	0.9	0.9	1.8
Hospitals	5.3	0.6	—	2.6	2.7	1.0	1.3	1.9
Public administration	2.1	0.9	—	0.5	1.4	1.1	0.6	2.0
1 to 99 workers	3.0	0.3	2.0	1.3	1.2	1.9	—	1.5
1 to 49 workers	3.7	0.2	2.3	2.1	1.5	2.3	—	2.3
50 to 99 workers	3.9	0.6	—	—	2.2	2.4	—	1.5
100 workers or more	1.3	0.4	(³)	0.2	0.9	0.5	0.2	0.9
100 to 499 workers	2.5	0.3	0.5	0.8	1.5	1.2	0.2	1.3
500 workers or more	1.4	0.5	—	—	1.0	0.5	0.3	1.0

See footnotes at end of table.

Table 38. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	3.2	1.1	—	—	2.1	1.5	0.8	2.7
Local government	1.3	0.3	0.4	0.4	0.9	0.5	(³)	0.7
Geographic areas								
New England	3.4	—	—	—	2.0	2.6	—	4.5
Middle Atlantic	2.5	—	(³)	—	1.4	0.9	—	1.1
East North Central	3.6	0.4	—	—	2.4	1.6	—	1.1
West North Central	4.3	—	0.4	—	2.2	—	—	2.1
South Atlantic	2.2	1.4	—	1.0	1.2	1.1	1.1	2.9
West South Central	3.2	0.7	—	1.2	1.7	1.0	—	2.4
Mountain	6.1	—	—	—	—	1.2	—	—
Pacific	2.5	0.8	—	—	3.1	0.5	—	1.3

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	0.6	0.3	0.3	0.5	1.1	1.0	0.2	0.5
Worker characteristics								
Management, professional, and related	0.6	0.4	0.3	0.5	1.2	1.1	0.2	0.5
Professional and related	0.6	0.2	0.4	0.5	1.1	1.1	0.2	0.6
Teachers	0.8	0.2	0.4	0.7	1.3	1.1	0.2	0.7
Primary, secondary, and special education school teachers	0.6	—	—	0.4	1.4	1.4	(¹)	0.5
Registered nurses	1.9	—	—	1.7	2.7	2.0	—	—
Service	1.4	0.4	0.5	1.2	1.7	1.0	0.3	1.3
Protective service	1.1	—	—	1.0	1.7	1.1	0.3	1.0
Sales and office	1.6	0.7	0.6	1.2	2.2	1.6	0.4	1.3
Office and administrative support	1.5	—	—	1.1	2.2	1.6	0.4	1.3
Natural resources, construction, and maintenance	2.0	1.0	0.5	1.6	2.2	—	—	1.9
Production, transportation, and material moving ...	4.2	—	1.7	—	4.2	1.9	1.3	4.2
Full time	0.3	0.2	0.2	0.1	1.1	1.0	(¹)	0.2
Part time	1.6	1.4	1.4	1.9	1.3	1.6	0.8	2.0
Union	0.4	0.1	0.3	0.3	1.2	1.2	0.3	0.3
Nonunion	1.0	0.5	0.4	0.8	1.6	1.3	0.2	0.8
Wage percentiles:²								
Lowest 10 percent	2.8	1.0	1.2	2.3	2.7	1.7	0.5	2.7
Lowest 25 percent	1.6	0.6	0.7	1.3	1.9	1.4	0.4	1.4
Second 25 percent	0.9	0.3	0.6	0.6	1.5	1.3	0.2	0.8
Third 25 percent	1.2	0.8	0.4	0.5	1.5	1.3	—	—
Highest 25 percent	0.4	0.2	0.2	0.3	1.0	0.9	0.2	0.3
Highest 10 percent	0.4	0.4	0.3	0.3	1.1	1.0	0.3	0.5
Establishment characteristics								
Service-providing industries	0.6	0.3	0.3	0.5	1.1	1.0	0.2	0.5
Education and health services	0.5	0.3	0.4	0.4	1.1	1.1	0.2	0.5
Educational services	0.6	0.4	0.4	0.5	1.2	1.2	0.2	0.5
Elementary and secondary schools	0.6	0.2	0.4	0.4	1.3	1.3	0.2	0.5
Junior colleges, colleges, and universities	1.8	1.5	0.6	1.3	2.0	1.5	0.4	1.5
Health care and social assistance	1.7	0.8	1.2	1.0	2.4	2.2	—	—
Hospitals	1.7	1.2	0.4	1.2	1.7	1.6	—	—
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.2	1.1
1 to 99 workers	2.5	1.4	1.5	1.6	2.9	2.1	0.9	2.1
1 to 49 workers	3.9	2.2	2.3	2.8	4.2	—	—	3.3
50 to 99 workers	2.4	1.3	1.2	1.7	3.9	3.2	0.8	2.0
100 workers or more	0.5	0.2	0.2	0.4	1.1	1.0	0.1	0.4
100 to 499 workers	1.2	0.4	0.4	1.1	2.2	1.8	0.2	1.1
500 workers or more	0.5	0.3	0.3	0.4	0.9	0.9	0.2	0.5

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
State government	0.9	—	—	0.7	2.3	2.3	(¹)	0.7
Local government	0.7	0.3	0.3	0.5	1.2	0.9	0.2	0.6
Geographic areas								
New England	2.5	0.7	1.7	1.6	2.4	—	—	2.3
Middle Atlantic	1.3	—	—	0.6	1.9	0.9	1.0	0.8
East North Central	2.0	—	—	1.3	2.1	1.5	0.6	1.6
West North Central	2.4	—	—	1.6	4.1	—	—	2.0
South Atlantic	1.4	0.2	0.2	1.4	2.7	—	—	1.5
East South Central	3.8	—	—	1.7	7.0	—	—	2.3
West South Central	1.9	0.6	0.5	1.6	3.1	2.5	(¹)	1.6
Mountain	1.8	—	—	1.8	2.6	—	—	1.5
Pacific	0.8	0.2	0.6	1.2	2.8	2.9	—	—

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	0.9	0.2	0.7	0.5	1.5	0.1	1.4	0.5
Worker characteristics								
Management, professional, and related	0.9	0.3	0.7	0.5	1.7	0.1	1.7	0.5
Professional and related	0.9	0.4	0.7	0.5	1.6	0.1	1.7	0.6
Teachers	1.1	0.4	0.8	0.7	1.7	(¹)	1.7	0.7
Primary, secondary, and special education school teachers	0.6	—	—	0.4	1.7	—	1.7	—
Registered nurses	4.1	—	3.1	—	4.6	—	4.8	—
Service	1.7	0.5	1.1	1.2	1.7	0.2	1.9	1.3
Protective service	2.1	0.4	1.7	1.0	2.7	0.3	2.7	1.0
Sales and office	2.0	0.3	1.3	1.3	2.2	0.5	2.0	1.2
Office and administrative support	1.8	0.3	1.2	1.3	2.2	0.6	2.0	1.2
Natural resources, construction, and maintenance	2.8	0.3	1.9	1.8	3.2	—	3.8	—
Production, transportation, and material moving ...	4.3	—	2.4	—	3.2	—	4.0	—
Full time	0.8	0.1	0.8	0.2	1.7	(¹)	1.7	0.2
Part time	1.5	1.4	1.5	1.8	0.9	0.6	1.8	2.0
Union	0.5	0.3	0.3	0.3	1.8	(¹)	1.8	0.4
Nonunion	1.5	0.3	1.3	0.8	2.0	0.3	1.9	0.8
Wage percentiles:²								
Lowest 10 percent	3.2	1.2	2.1	2.4	2.1	0.6	3.4	2.6
Lowest 25 percent	1.9	0.7	1.3	1.3	2.0	0.4	2.2	1.4
Second 25 percent	1.2	0.6	0.9	0.5	2.2	(¹)	2.1	0.9
Third 25 percent	1.4	0.4	1.2	0.6	2.0	0.2	1.9	0.7
Highest 25 percent	0.8	0.2	0.7	0.3	1.5	(¹)	1.5	0.3
Highest 10 percent	1.5	0.3	1.5	0.3	2.3	—	2.3	—
Establishment characteristics								
Service-providing industries	0.9	0.2	0.7	0.5	1.5	0.1	1.4	0.5
Education and health services	0.8	0.4	0.8	0.4	1.8	0.1	1.9	0.5
Educational services	0.7	0.4	0.6	0.5	1.8	(¹)	1.8	0.6
Elementary and secondary schools	0.6	0.4	0.3	0.4	1.5	(¹)	1.5	0.5
Junior colleges, colleges, and universities	2.4	0.7	2.6	1.3	4.3	—	4.5	—
Health care and social assistance	3.8	—	3.3	—	3.4	0.3	3.6	1.5
Hospitals	4.8	—	4.8	—	4.4	0.4	4.5	1.2
Public administration	1.5	0.4	0.9	1.0	2.2	0.3	2.2	1.1
1 to 99 workers	3.0	1.2	2.2	2.0	2.4	0.9	3.1	1.9
1 to 49 workers	4.2	1.7	2.8	3.1	2.6	1.5	4.0	3.0
50 to 99 workers	3.4	1.2	3.0	1.7	4.1	—	3.9	—
100 workers or more	0.8	0.2	0.8	0.4	1.6	0.1	1.5	0.5
100 to 499 workers	1.6	0.4	1.1	1.1	2.3	0.2	2.4	1.1
500 workers or more	0.8	0.3	0.9	0.4	1.8	0.1	1.9	0.5

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
State government	1.5	—	1.5	—	3.1	—	3.3	—
Local government	0.9	0.3	0.7	0.5	1.3	0.2	1.2	0.6
Geographic areas								
New England	2.4	1.8	0.6	1.6	—	—	2.3	2.2
Middle Atlantic	0.9	0.5	0.4	0.9	3.9	—	3.1	—
East North Central	2.0	0.9	2.0	1.2	3.6	0.4	2.7	1.8
West North Central	6.0	—	—	1.9	7.0	—	7.7	—
South Atlantic	1.3	0.2	0.6	1.4	4.1	(¹)	3.8	1.5
East South Central	5.1	—	—	1.7	5.6	—	4.8	—
West South Central	1.7	0.4	1.0	1.6	2.0	0.3	1.6	1.7
Mountain	2.9	0.8	2.5	1.8	3.9	0.5	4.6	1.8
Pacific	1.7	0.5	1.4	1.0	3.5	0.2	3.2	1.0

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.